

BAB V

KESIMPULAN DAN SARAN

A. Kesimpulan

Dari hasil-hasil analisis yang diuraikan dalam Bab IV di muka, didapat kesimpulan sebagai berikut :

1. Statistik deskriptif

Pada tahun 2000, rata-rata perolehan proporsi pendapatan *fee based income* Bank Campuran lebih besar dibandingkan dengan rata-rata perolehan proporsi pendapatan *fee based income* pada Bank Umum Swasta Nasional Devisa dan Bank Asing. Pada tahun 2001 sampai dengan 2004, rata-rata perolehan proporsi pendapatan *fee based income* Bank Asing lebih besar dibandingkan dengan rata-rata perolehan proporsi pendapatan *fee based income* pada Bank Umum Swasta Nasional Devisa dan Bank Asing.

2. Analisis Pengaruh Pendapatan Provisi, Komisi, Fee (X_1), Pendapatan Transaksi Valuta Asing (X_2), Kenaikkan Surat Berharga serta Pendapatan Lainnya (X_3) terhadap variasi Proporsi Perolehan *Fee Based Income* (Y).

Hasil uji F dan Uji R^2 sebagai berikut :

Pendapatan provisi, komisi, fee (X_1), pendapatan transaksi valuta asing (X_2), kenaikan surat berharga serta pendapatan lainnya (X_3) mempunyai pengaruh yang signifikan terhadap variasi proporsi perolehan *fee based income* (Y) sebesar 0,283 atau 28,3%. Jadi rumusan masalah pertama terjawab dan hipotesis pertama terbukti.

3. Analisis Proporsi Perolehan *Fee Based Income* Antara Kelompok Bank

Terdapat perbedaan proporsi perolehan *fee based income* yang signifikan antara kelompok bank berdasarkan kepemilikan dan status secara keseluruhan. Jadi rumusan masalah kedua terjawab dan hipotesis kedua terbukti.

B. Saran

1. Penelitian berikutnya diharapkan dapat memperluas sampel penelitian tidak hanya terfokus pada tiga kelompok bank saja yaitu Bank Umum Swasta Nasional Devisa, Bank Campuran dan Bank Asing.
2. Penelitian berikutnya diharapkan dapat menjelaskan tentang ada tidaknya perbedaan perolehan *fee based income* antar kelompok bank berdasarkan total aset yang dimiliki (kelompok aset), *go public* dan tidak *go public*, serta devisa dan non devisa.

3. Penelitian ini hanya menghasilkan penelitian dari tiga kelompok bank saja yaitu Bank Umum Swasta Nasional Devisa, Bank Campuran dan Bank Asing, dikarenakan keterbatasan akan data yang tersedia di Direktori Bank Indonesia.



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PERATURAN PERUNDANG-UNDANGAN

Undang-Undang No. 14 Tahun 1967 pasal 1 tentang Pokok-pokok Perbankan.

Undang-Undang No. 10 Tahun 1998 tanggal 10 November 1998 tentang Perbankan.

Lampiran 1 : Data

BANK UMUM SWASTA NASIONAL DEvisa

	Year	X1	X2	X3	Interest Income	Y
	2000	494	1.435	1.499	67.542	0,0483
	2001	636	875	1.894	101.055	0,0326
PT BANK ARTA NIAGA KENCANA	2002	767	269	2.198	115.620	0,0272
	2003	1.150	152	2.513	115.658	0,0319
	2004	1.558	45	2.344	95.711	0,0396
	2000	6.849	1.005	115.221	337.072	0,2675
	2001	26.352	81	118.079	697.641	0,1716
PT BANK ARTHA GRAHA	2002	32.003	1.767	119.280	888.922	0,1469
	2003	7.458	5.593	64.588	961.327	0,0747
	2004	15.172	5.360	39.031	800.261	0,0693
	2000	16.720	397.006	38.933	1.169.599	0,2790
	2001	19.294	29.723	122.742	1.612.662	0,0963
PT BANK BUANA INDONESIA	2002	19.030	12.997	112.650	1.715.910	0,0778
	2003	16.971	22.042	77.578	1.549.407	0,0700
	2004	10.100	12.199	74.767	1.487.860	0,0612
	2000	2.063	6.450	2.060	130.775	0,0748
	2001	3.037	3.901	13.696	244.458	0,0778
PT BANK BUMIPUTERA	2002	1.523	5.178	18.869	338.354	0,0703
	2003	8.590	1.155	20.972	414.372	0,0690
	2004	19.962	427	5.884	430.980	0,0575
	2000	655.596	212.405	90.511	10.558.818	0,0832
	2001	735.269	222.875	84.952	13.381.501	0,0723
PT BANK CENTRAL ASIA	2002	842.384	150.479	146.141	13.994.002	0,0753
	2003	992.530	156.233	199.225	12.185.949	0,0996
	2004	1.226.399	196.829	178.214	11.482.141	0,1224
	2000	12.755	9.883	2.059	310.655	0,0736
	2001	17.762	800	3.154	568.627	0,0368
PT BANK EKONOMI RAHARJA	2002	23.418	21.845	10.996	763.234	0,0687
	2003	28.133	9.157	32.043	743.475	0,0853
	2004	39.282	11.498	8.670	820.499	0,0676
	2000	1.957	10.086	4.032	169.673	0,0865
	2001	2.026	8.280	5.546	245.823	0,0606
PT BANK HAGA	2002	1.782	4.409	6.187	300.010	0,0396
	2003	1.718	1.973	7.937	268.570	0,0415
	2004	1.958	1.984	9.364	273.617	0,0464
	2000	784	869	1.930	45.291	0,0733
	2001	1.009	830	3.345	64.988	0,0739
PT BANK HAGA KITA	2002	966	638	2.907	76.076	0,0560
	2003	1.125	621	2.766	77.612	0,0549
	2004	561	634	4.098	74.959	0,0660
	2000	166.263	59.893	141.504	3.623.824	0,0921
	2001	100.065	43.992	364.900	3.282.865	0,1342
PT BANK INTERNASIONAL INDONESIA Tbk	2002	109.920	160.995	334.656	3.069.253	0,1648
	2003	139.024	70.380	476.992	3.317.106	0,1714
	2004	204.284	111.006	732.850	2.921.791	0,2640

	2000	4	546	5.068	59.766	0,0859
	2001	200	1.070	6.022	103.192	0,0660
PT BANK KESAWAN	2002	73	1.404	9.867	148.473	0,0710
	2003	1.322	3.136	13.354	152.993	0,1043
	2004	1.328	598	14.960	145.130	0,1042
	2000	1.247	1.442	2.206	70.408	0,0650
	2001	1.289	1.999	4.779	160.009	0,0480
PT BANK MUAMALAT INDONESIA	2002	1.549	736	11.739	234.573	0,0564
	2003	3.861	1.456	34.628	324.755	0,1095
	2004	1.665	4.560	52.587	502.148	0,1048
	2000	25.929	30.482	48.604	1.593.491	0,0618
	2001	44.333	1.462	58.960	2.370.531	0,0423
PT BANK NIAGA Tbk	2002	84.814	43.244	256.593	2.741.371	0,1230
	2003	161.885	75.485	228.879	2.377.720	0,1639
	2004	149.456	209.699	138.992	2.480.674	0,1672
	2000	142.938	59.915	-89.537	2.050.612	0,0524
	2001	173.431	51.068	188.267	2.449.288	0,1442
PT LIPPO BANK Tbk	2002	249.925	49.793	31.170	2.373.060	0,1224
	2003	286.858	45.911	91.418	1.877.059	0,1843
	2004	334.718	51.279	99.142	1.819.540	0,2105
	2000	2.875	40.473	1.361	79.884	0,3588
	2001	25.246	60.828	6.188	125.615	0,4235
PT BANK MAYAPADA INTERNASIONAL	2002	14.705	513	694	255.022	0,0587
	2003	4.199	688	2.642	328.697	0,0224
	2004	4.909	2.343	2.511	146.395	0,0625
	2001	3.360	1.432	23.069	1.621.855	0,0169
PT BANK MEGA Tbk	2002	4.480	6.859	69.418	1.965.536	0,0395
	2003	4.636	1.867	67.271	1.586.948	0,0444
	2004	7.486	4.340	50.754	1.701.795	0,0355
	2001	217.115	2.349	180	794.545	0,2166
PT BANK CENTURY	2002	29.142	32.203	5.899	548.515	0,1092
	2003	16.045	71.593	200.122	743.622	0,2790
	2004	15.234	10.961	40.558	527.792	0,1123
	2001	47.286	77.157	91.792	2.724.899	0,0735
PT PAN INDONESIA	2002	45.363	6.891	682.545	2.954.211	0,1992
	2003	61.422	1.949	604.482	1.983.281	0,2519
	2004	68.860	99.959	467.652	2.066.099	0,2355
	2000	13.003	271	39.788	522.001,22	0,0923
NISP	2002	31.686	11.854	45.914	1.053.189	0,0783
	2003	54.999	11.144	52.339	1.548.701	0,0711
	2004	67.659	13.921	76.937	1.485.119	0,0964
PT HALIM INDONESIA BANK	2002	634	36	1.656	47.721	0,0465
	2003	551	314	1.852	44.589	0,0574
	2004	610	186	1.724	38.934	0,0608
	2001	110.791	20.199	226.838	7.281.055	0,0468
PT BANK DANAMON INDONESIA	2002	434.774	857	372.222	6.651.791	0,1083
	2003	302.565	5.953	1.313.088	5.966.408	0,2137
	2004	281.891	43.695	710.918	5.659.323	0,1548

	2000	2.388	2.780	6.179	186.221	0,0574
PT BANK MESTIKA DHARMA	2001	2.668	738	11.042	299.146	0,0461
	2002	3.967	120	7.358	352.911	0,0314
	2001	1.210	161	861	51.009	0,0419
PT BANK SHINTA INDONESIA	2002	2.563	238	95	75.407	0,0370
	2003	2.736	27	134	40.911	0,0661
	2004	3.237	60	103	32,657	0,9905

BANK CAMPURAN

	Year	X1	X2	X3	Interest Income	Y
	2000	27.146	17.924	1.412	144.636	0,2432
PT ANZ PANIN	2001	18.536	26.724	232	227.676	0,1665
	2002	20.026	20.292	294	279.192	0,1270
	2003	16.327	17.380	322	340.834	0,0908
	2004	19.503	18.118	623	438.451	0,0802
	2000	1.191	43.316	1.468	89.950	0,3382
PT BANK COMMONWEALTH	2001	3.081	13.153	385	104.012	0,1378
	2002	5.358	7.734	11.167	95.311	0,2029
	2003	25.195	790	477	90.986	0,2253
	2004	35.126	991	3.862	117.824	0,2533
PT BANK DBS INDONESIA	2000	3.824	5.525	19.129	129.385	0,1804
	2001	3.647	11.940	1.207	132.493	0,1125
	2002	11.900	936	5.776	122.753	0,1317
	2003	12.012	673	1.799	127.949	0,1017
	2004	17.678	2.971	1.047	271.100	0,0741
PT BANK FINCONESIA	2000	220	79.371	3.555	139.570	0,3733
	2001	4.046	6.294	59	147.477	0,0659
	2002	4.525	397	109	131.175	0,0369
	2003	4.282	238	128	91.894	0,0481
	2004	4.034	43	322	76.722	0,0542
PT BANK UOB INDONESIA	2000	14.369	11.198	13.112	149.231	0,2058
	2001	14.860	16.581	13.345	226.821	0,1649
	2002	13.435	13.059	33.262	210.526	0,2211
	2003	13.604	7.832	17.861	172.263	0,1857
	2004	17.458	9.370	23.753	172.144	0,2271
PT BANK CHINA TRUST INDONESIA	2000	10.513	10.257	25	132.008	0,1361
	2001	17.804	4.777	19	190.653	0,1060
	2002	18.623	3.076	510	191.714	0,1038
	2003	18.125	2.318	106	177.342	0,1038
	2004	23.453	3.339	7.390	205.154	0,1428
PT BANK SUMITOMO MITSUI INDONESIA	2000	7.628	413.721	33.492	502.581	0,4751
	2001	23.553	298.717	473	436.178	0,4253
	2002	22.658	85.505	4.549	387.296	0,2254
	2003	21.271	22.235	92	293.879	0,1292
	2004	23.680	40.682	266	233.161	0,2170
PT BANK MULTICOR	2000	207	697	1.750	54.765	0,0462
	2002	916	337	1.248	37.387	0,0627
	2003	460	381	2.357	29.352	0,0982
	2004	1.303	362	1.384	36.115	0,0779

	2001	16.242	9.054	9.060	185.006	0,1566
PT BANK WOORI	2002	17.174	7.858	182	153.661	0,1410
	2004	17.723	36.399	51	124.397	0,3034
	2000	3.737	6.278	15.942	188.504	0,1210
	2001	116	12.028	14.203	145.487	0,1533
RABOBANK INT.	2002	117	2.263	4.199	134.881	0,0465
	2004	8.277	6.334	53.213	167.070	0,2887

BANK ASING

	Year	X1	X2	X3	Interest Income	Y
	2000	241.848	172.500	24.697	2.008.802	0,1794
	2001	50.124	30.759	52.952	153.924	0,4651
AMERICAN EXPRESS BANK LTD	2002	70.921	33.758	84.835	87.542	0,6840
	2003	45.247	20.544	44.906	230.072	0,3248
	2004	26.527	24.994	30.131	236.046	0,2570
	2000	241.848	172.500	24.697	2.008.802	0,1794
	2001	322.093	599.352	26.714	2.569.068	0,2696
CITIBANK N.A	2002	440.226	361.165	73.549	2.366.788	0,2699
	2003	472.132	236.721	87.257	2.033.869	0,2813
	2004	424.023	274.754	74.457	2.185.371	0,2614
	2000	72.418	155.986	90	532.271	0,3003
	2001	80.830	136.605	84	608.795	0,2632
THE BANK OF TOKYO MITSUBISHI LTD	2002	76.964	139.445	149	447.665	0,3260
	2003	68.346	155.806	65	284.515	0,4407
	2004	74.569	106.342	57	334.580	0,3510
	2000	223.698	118.281	878	1.050.670	0,2460
	2001	257.437	328.951	961	1.089.088	0,3504
THE HONGKONG & SHANGHAI B.C	2002	287.845	249.631	1.353	1.064.827	0,3360
	2003	188.800	207.215	42.097	1.057.201	0,2930
	2004	233.618	191.009	46.487	1.296.620	0,2665
	2000	123.981	143.159	5.461	951.391	0,2227
	2001	157.487	258.052	2.148	1.031.956	0,2881
STANDART CHATERRED BANK	2002	186.679	253.106	4.131	886.141	0,3338
	2003	277.693	164.350	34.451	898.620	0,3465
	2004	353.800	250.562	84.744	1.059.172	0,3942
	2001	20.704	54.024	733	248.099	0,2332
JP MORGAN CHASE	2002	13.575	146.283	1.711	161.439	0,5002
	2003	13.512	94.558	1.628	130.739	0,4562
	2004	10.485	166.827	11.300	117.563	0,6160
	2000	74.308	73.315	6.458	1.020.077	0,1312
	2001	79.980	139.360	9.474	1.125.485	0,1690
ABN AMRO BANK	2002	83.558	79.527	11.691	1.043.561	0,1435
	2004	211.030	146.010	52.613	919.358	0,3082
	2000	8.700	7.634	1.747	128.723	0,1232
	2001	10.769	6.679	2.010	93.161	0,1728
THE BANGKOK BANK	2002	10.250	1.391	1.889	75.334	0,1523
	2000	76.773	201.502	37.574	784.959	0,2869
	2001	95.746	194.764	312.401	703.090	0,4616
DEUTSCHE BANK	2002	145.575	292.146	518.222	723.698	0,5691
	2003	161.956	54.995	357.855	974.680	0,3710

Lampiran 2 : Pengujian Normalitas

Descriptive Statistics

	N	Mean	Std. Deviation	Minimum	Maximum
devisa	99	.110345	.1164635	.0169	.9905
campuran	46	.165404	.1007291	.0369	.4751
asing	40	.315618	.1303676	.1232	.6840

One-Sample Kolmogorov-Smirnov Test

		devisa	campuran	asing
N		99	46	40
Normal Parameters ^{a,b}	Mean	.110345	.165404	.315618
	Std. Deviation	.1164635	.1007291	.1303676
Most Extreme Differences	Absolute	.231	.132	.143
	Positive	.231	.132	.143
	Negative	-.219	-.101	-.070
Kolmogorov-Smirnov Z		2.295	.897	.905
Asymp. Sig. (2-tailed)		.000	.397	.386

a. Test distribution is Normal.

b. Calculated from data.

Lampiran 3 : Pengujian Homogenitas Varian Populasi

HOMOGENEITY OF VARIANCE

2000

Test of Homogeneity of Variances

th.2000

Levene Statistic	df1	df2	Sig.
1.820	2	29	.180

ANOVA

th.2000

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.087	2	.044	4.062	.028
Within Groups	.312	29	.011		
Total	.399	31			

2001

Test of Homogeneity of Variances

th2001

Levene Statistic	df1	df2	Sig.
.469	2	35	.630

ANOVA

th2001

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.251	2	.125	12.801	.000
Within Groups	.343	35	.010		
Total	.594	37			

2002

Test of Homogeneity of Variances

th2002

Levene Statistic	df1	df2	Sig.
12.944	2	38	.000

ANOVA

th2002

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.532	2	.266	28.387	.000
Within Groups	.356	38	.009		
Total	.889	40			

2003

Test of Homogeneity of Variances

th2003

Levene Statistic	df1	df2	Sig.
.478	2	33	.624

ANOVA

th2003

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.345	2	.173	35.765	.000
Within Groups	.159	33	.005		
Total	.505	35			

2004

Test of Homogeneity of Variances

th2004

Levene Statistic	df1	df2	Sig.
.108	2	35	.898

ANOVA

th2004

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.219	2	.109	3.793	.032
Within Groups	1.010	35	.029		
Total	1.229	37			

Lampiran 4 : Statistik Deskriptif Proporsi

Tahun	Bentuk	N	Mean	Standard Deviation	Standard Error	Lower Bound	Upper Bound	Min.	Max.
2000	BUSN Devisa	15	.119967	.0967679	.0249854	.066378	.173555	.0483	.3588
	Bank Campuran	9	.235478	.1368150	.0456050	.130312	.340643	.0462	.4751
	Bank Asing	8	.208638	.0666832	.0235761	.152889	.264386	.1232	.3003
	Total	32	.174622	.1135022	.0200645	.133700	.215544	.0462	.4751
2001	BUSN Devisa	20	.096095	.0923794	.0206567	.052860	.139330	.0169	.4235
	Bank Campuran	9	.165422	.1029333	.0343111	.086301	.244544	.0659	.4253
	Bank Asing	9	.297000	.1095758	.0365253	.212773	.381227	.1690	.4651
	Total	38	.160097	.1266859	.0205512	.118457	.201738	.0169	.4651
2002	BUSN Devisa	22	.082159	.0459740	.0098017	.061775	.102543	.0272	.1992
	Bank Campuran	10	.129900	.0696843	.0220361	.080051	.179749	.0369	.2254
	Bank Asing	9	.36831 1	.1831260	.0640420	.227548	.509074	.1435	.6840
	Total	41	.156617	.1490642	.0232799	.109567	.203668	.0272	.6840
2003	BUSN Devisa	21	.107919	.0737717	.0160983	.074339	.141500	.0224	.2790
	Bank Campuran	8	.122850	.0567187	.0200531	.075432	.170268	.0481	.2253
	Bank Asing	7	.359071	.0682958	.0258134	.295908	.422234	.2813	.4562
	Total	36	.160072	.1200902	.0200150	.119440	.200705	.0224	.4562
2004	BUSN Devisa	21	.149000	.2035123	.0444100	.056362	.241638	.0355	.9905
	Bank Campuran	10	.171870	.0966962	.0305780	.102698	.241042	.0542	.3034
	Bank Asing	7	.350614	.1277540	.0482865	.232462	.468767	.2570	.6160
	Total	38	.192158	.1822838	.0295703	.132243	.252073	.0355	.9905

Lampiran 5 : Pengujian Regresi

Descriptive Statistics

	Mean	Std. Deviation	N
feebased(%)	.168419	.1408372	185
prov,kom&fee	83848.21	170282.006	185
pdpt valas	58543.85	96091.009	185
s.bharga & pdpt lain	68503.09	159141.514	185

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	s.bharga & pdpt lain, pdpt valas, prov,kom&fee		Enter

- a. All requested variables entered.
b. Dependent Variable: feebased(%)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.532 ^a	.283	.271	.1202423	1.192

- a. Predictors: (Constant), s.bharga & pdpt lain, pdpt valas, prov,kom&fee
b. Dependent Variable: feebased(%)

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.033	3	.344	23.809	.000 ^a
	Residual	2.617	181	.014		
	Total	3.650	184			

- a. Predictors: (Constant), s.bharga & pdpt lain, pdpt valas, prov,kom&fee
b. Dependent Variable: feebased(%)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.125	.011		11.445	.000
	prov,kom&fee	.000	.000	-.244	-3.215	.002
	pdpt valas	.000	.000	.596	8.148	.000
	s.bharga & pdpt lain	.000	.000	.147	2.240	.026

a. Dependent Variable: feebased(%)

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.072805	.586969	.168419	.0749175	185
Residual	-.3173690	.8657784	.0000000	.1192581	185
Std. Predicted Value	-1.276	5.587	.000	1.000	185
Std. Residual	-2.639	7.200	.000	.992	185

a. Dependent Variable: feebased(%)

Lampiran 6 : Pengujian Kruskal-Wallis Test

Kruskal-Wallis Test

2000

Ranks

bank	N	Mean Rank
th.2000 devisa	15	11.40
campuran	9	20.89
asing	8	21.13
Total	32	

Test Statistics^{a,b}

	th.2000
Chi-Square	8.350
df	2
Asymp. Sig.	.015

a. Kruskal Wallis Test

b. Grouping Variable: bank

Test Statistics^b

	th.2000
N	32
Median	.133650
Chi-Square	10.178 ^a
df	2
Asymp. Sig.	.006

a. 4 cells (66.7%) have expected frequencies less than
5. The minimum expected cell frequency is 4.0.

b. Grouping Variable: bank

Kruskal-Wallis Test

2001

Ranks

	bank1	N	Mean Rank
th2001	devisa	20	12.85
	campuran	9	21.67
	asing	9	32.11
	Total	38	

Test Statistics^{a,b}

	th2001
Chi-Square	19.094
df	2
Asymp. Sig.	.000

a. Kruskal Wallis Test

b. Grouping Variable: bank1

Test Statistics^b

	th2001
N	38
Median	.136000
Chi-Square	17.200 ^a
df	2
Asymp. Sig.	.000

a. 4 cells (66.7%) have expected frequencies less than 5. The minimum expected cell frequency is 4.5.

b. Grouping Variable: bank1

Kruskal-Wallis Test

2002

Ranks

bank2	N	Mean Rank
th2002 devisa	22	14.70
campuran	10	21.55
asing	9	35.78
Total	41	

Test Statistics^{a,b}

	th2002
Chi-Square	19.795
df	2
Asymp. Sig.	.000

a. Kruskal Wallis Test

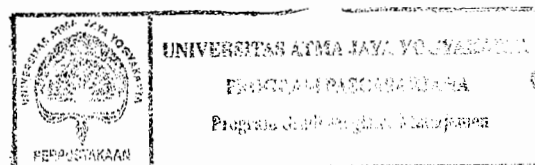
b. Grouping Variable: bank2

Test Statistics^b

	th2002
N	41
Median	.109200
Chi-Square	15.931 ^a
df	2
Asymp. Sig.	.000

a. 3 cells (50.0%) have expected frequencies less than 5. The minimum expected cell frequency is 4.4.

b. Grouping Variable: bank2



Kruskal-Wallis Test

2003

Ranks

bank3		N	Mean Rank
th2003	devisa	21	13.95
	campuran	8	17.75
	asing	7	33.00
	Total	36	

Test Statistics^{a,b}

	th2003
Chi-Square	17.212
df	2
Asymp. Sig.	.000

a. Kruskal Wallis Test

b. Grouping Variable: bank3

Test Statistics^b

	th2003
N	36
Median	.104050
Chi-Square	8.690 ^a
df	2
Asymp. Sig.	.013

a. 4 cells (66.7%) have expected frequencies less than 5. The minimum expected cell frequency is 3.5.

b. Grouping Variable: bank3

Kruskal-Wallis Test

2004

Ranks

bank4	N	Mean Rank
th2004 devisa	21	14.62
campuran	10	20.40
asing	7	32.86
Total	38	

Test Statistics^{a,b}

	th2004
Chi-Square	14.229
df	2
Asymp. Sig.	.001

a. Kruskal Wallis Test

b. Grouping Variable: bank4

Test Statistics^b

	th2004
N	38
Median	.132600
Chi-Square	11.257 ^a
df	2
Asymp. Sig.	.004

a. 2 cells (33.3%) have expected frequencies less than 5. The minimum expected cell frequency is 3.5.

b. Grouping Variable: bank4